

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

**IN RE:  
BYRLEY, CHARLES & MARIA**

**CHAPTER 7 CASE**

**CASE NO. 04-18110 BL**

**JUDGE Bruce W. Black (Joliet)**

**Debtor(s)**

**TRUSTEE'S FINAL ACCOUNT AND APPLICATION  
TO CLOSE CASE AND DISCHARGE THE TRUSTEE**

**TO: THE HONORABLE BRUCE W. BLACK  
BANKRUPTCY JUDGE**

Final distribution of all monies has been made in accordance\ with the Order Awarding Compensation and Expenses and the Trustee's Distribution Report, a copy of which is attached as Exhibit "A"

All checks have been cashed. The Form 2 is attached as Exhibit "B". The Report of Unclaimed funds is attached as Exhibit "C."

The Trustee certifies that the estate has been fully administered, requests that he be discharged, and the case closed pursuant to 11 U.S.C. §350.

/s/ Michael G. Berland Trustee

Dated: 11/4/08

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE:  
BYRLEY, CHARLES & MARIA

CHAPTER 7 CASE

CASE NO. 04-18110 BL

JUDGE Bruce W. Black(Joliet)

Debtor(s)

DISTRIBUTION REPORT

I, MICHAEL G. BERLAND, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

SUMMARY OF DISTRIBUTION:

Secured Claims:	\$ <u>0.00</u>
Chapter 7 Administrative Expenses:	\$ <u>1,755.05</u>
Chapter 11 Administrative Expenses:	\$ <u>0.00</u>
Priority Claims (507(a)(2)-(a)(7)):	\$ <u>0.00</u>
Secured Tax Liens:	\$ <u>0.00</u>
Priority Tax Claims:	\$ <u>0.00</u>
Other Priority Claims (507(a)(9)):	\$ <u>0.00</u>
General Unsecured Claims:	\$ <u>4,819.68</u>
<u>TOTAL AMOUNT TO BE DISTRIBUTED:</u>	\$ <u>6,574.73</u>

EXHIBIT 11

**DISTRIBUTION REPORT**

**PAGE 1**

1. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
Secured Claims		\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
2. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. 1930(6))		\$ 1,755.05	100.00%
CLAIM NUMBE R	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
	MICHAEL G. BERLAND	1,755.05	1,755.05
3. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) (Debtor-in possession (DIP) administrative expenses)		\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
4. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

EXHIBIT 

**DISTRIBUTION REPORT**

**PAGE 2**

5. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(3) - Wages, salaries or commissions limited to \$4,300.00	0.00	0.00%
CLAIM NUMBE CREDITOR R	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
	TOTAL	\$ 0.00

6. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(4) - Contributions to Employee Benefit Funds	\$ 0.00	0.00%
CLAIM NUMBE CREDITOR R	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
	TOTAL	\$ 0.00

7. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,300.00	\$ 0.00	0.00%
CLAIM NUMBE CREDITOR R	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
	TOTAL	\$ 0.00

8. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
507(a)(6) - Deposits by consumers to the extent of \$1,950.00	\$ 0.00	0.00%
CLAIM NUMBE CREDITOR R	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
	TOTAL	\$ 0.00

9. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(7) - Alimony	\$ 0.00	0.00%

EXHIBIT D

**DISTRIBUTION REPORT**

**PAGE 3**

CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

10.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§724(b)(6) - Tax Liens:	\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

11.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§507(a)(8) - Tax claims excluding fines and penalties	\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

12.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§507(a)(9) - Capital Commitments to FDIC, et al.	\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
		TOTAL	\$ 0.00

13.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§726(a)(2) - General Claims (To be paid <u>pro-rata</u> after costs of administration and priority claims are paid in full)	\$ 6,561.38	73.46%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
1	Bank of America NA	5,039.92	3,702.09

**EXHIBIT A**

**DISTRIBUTION REPORT**

**PAGE 4**

2	eCAST Settlement Corporation, assignee of	1,521.46	1,117.59
	TOTAL	\$	4,819.68

<b>14.</b>	<b>TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
	Subordinated unsecured claims	\$ 0.00	0.00%
	<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
		TOTAL	\$ 0.00

<b>15.</b>	<b>TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
	§726(a)(3) - Late unsecured claims	\$ 0.00	0.00%
	<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
		TOTAL	\$ 0.00

<b>16.</b>	<b>TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
	§726(a)(4) - Fines/penalties	\$ 0.00	0.00%
	<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
		TOTAL	\$ 0.00

<b>17.</b>	<b>TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
	§726(a)(5) - Interest	\$ 0.00	0.00%
	<b>CLAIM NUMBE CREDITOR R</b>	<b>ALLOWED REQUESTE D</b>	<b>PROPOSED ALLOWANC E</b>
		TOTAL	\$ 0.00

EXHIBIT 

**DISTRIBUTION REPORT**

**PAGE 5**

18. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(6) - Surplus to Debtor		\$ 0.00	0.00%
CLAIM NUMBE R	CREDITOR	ALLOWED REQUESTE D	PROPOSED ALLOWANC E
TOTAL		\$	0.00

The following claims are not included in the distribution because they have been disallowed or barred by court order or have been withdrawn by the claimant:

<u>TYPE OF CLAIM</u>	<u>CLAIM NUMBE R</u>	<u>CREDITOR AND ADDRESS</u>	<u>DISALLOWE D AMOUNT OF CLAIM</u>	<u>/WITHDRAW N (DESIGNATE)</u>
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WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: January 15, 2008

/s/Michael G. Berland  
MICHAEL G. BERLAND, Trustee

EXHIBIT D

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN**

**IN RE:  
BYRLEY, CHARLES & MARIA**

**CHAPTER 7 CASE**

**CASE NO. 04-18110 BL**

**JUDGE Bruce W. Black( Joliet)**

**Debtor(s)**

**ORDER AWARDING COMPENSATION AND EXPENSES**

THIS MATTER BEING HEARD on the Trustee's final requests for the allowance of fees and expenses of administration, notice having been given and the Court being duly advised:

IT IS HEREBY ORDERED that the Trustee's compensation and expenses are allowed as follows:

1.	Trustee's compensation	\$ <u>1,755.05</u>
2.	Trustee's expenses	\$ <u>0.00</u>
	<b>TOTAL</b>	\$ <u>1,755.05</u>
3.	Chapter 11 Trustee's compensation	\$ <u>0.00</u>
4.	Chapter 11 Trustee's expenses	\$ <u>0.00</u>
	<b>TOTAL</b>	\$ <u>0.00</u>

IT IS FURTHER ORDERED that the requests for compensation and expenses are allowed as follows:

1.	Attorney for the Trustee	
	a. Compensation	\$ <u>0.00</u>
	b. Expenses	\$ <u>0.00</u>
	c. Chapter 11 Compensation	\$ <u>0.00</u>
	d. Chapter 11 Expenses	\$ <u>0.00</u>
2.	Accountant for the Trustee	



a. Compensation	\$	0.00
b. Expenses	\$	0.00
c. Chapter 11 compensation	\$	0.00
d. Chapter 11 Expenses	\$	0.00
3. Other Professionals		
TOTAL	\$	0.00

IT IS FURTHER ORDERED that the Trustee is directed to pay the allowances listed above after the Trustee's Distribution Report is filed with the Clerk of the Bankruptcy Court.

DATED this \_\_\_\_\_ day of \_\_\_\_\_, 200 \_\_\_\_.

**ENTERED**

JAN 11 2008

BRUCE W. BLACK, BANKRUPTCY JUDGE  
UNITED STATES BANKRUPTCY COURT

ENTERED

Bruce W. Black  
UNITED STATES BANKRUPTCY JUDGE

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 04-18110 BL  
**Case Name:** BYRLEY, CHARLES & MARIA

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*04-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** 13-7537973  
**Period Ending:** 11/04/08

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
08/10/06	{7}	State Farm	Payment of settlement pursuant to court order	1241-000	10,000.00		10,000.00
08/28/06	1001	Myler Ruddy & McTavish	Attorney fee pursuant to court order	3210-600		3,333.33	6,666.67
08/28/06	1002	Myler, Ruddy & McTavish	Expenses pursuant to court order for special counsel	3220-610		157.68	6,508.99
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	3.94		6,512.93
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.59		6,517.52
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.56		6,522.08
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.28		6,526.36
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.14		6,530.50
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.35		6,534.85
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.25		6,538.10
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.49		6,541.59
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.60		6,545.19
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.61		6,548.80
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.38		6,552.18
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.73		6,555.91
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.61		6,559.52
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.26		6,562.78
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.85		6,566.63
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	3.41		6,570.04
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	3.34		6,573.38
01/14/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.6000%	1270-000	1.35		6,574.73
01/14/08		To Account #*****0466	Transfer for purpose of final distribution	9999-000		6,574.73	0.00

## Form 2

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**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*04-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** 13-7537973  
**Period Ending:** 11/04/08

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
<b>ACCOUNT TOTALS</b>					10,065.74	10,065.74	\$0.00
Less: Bank Transfers					0.00	6,574.73	
<b>Subtotal</b>					10,065.74	3,491.01	
Less: Payments to Debtors						0.00	
<b>NET Receipts / Disbursements</b>					<b>\$10,065.74</b>	<b>\$3,491.01</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 04-18110 BL  
**Case Name:** BYRLEY, CHARLES & MARIA

**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*04-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** 13-7537973  
**Period Ending:** 11/04/08

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/14/08		From Account #*****0465	Transfer for purpose of final distribution	9999-000	6,574.73		6,574.73
01/16/08	101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$1,755.05, Trustee Compensation; Reference: Stopped on 01/16/08	2100-000		1,755.05	4,819.68
01/16/08	101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$1,755.05, Trustee Compensation; Reference: Stopped: check issued on 01/16/08	2100-000		-1,755.05	6,574.73
01/16/08	102	Bank of America NA	Dividend paid 73.45% on \$5,039.92; Claim# 1; Filed: \$5,039.92; Reference: Stopped on 06/17/08	7100-000		3,702.09	2,872.64
01/16/08	103	eCAST Settlement Corporation, assignee of	Dividend paid 73.45% on \$1,521.46; Claim# 2; Filed: \$1,521.46; Reference:	7100-000		1,117.59	1,755.05
01/17/08	104	Michael Berland	Trustee fee	2100-000		1,755.05	0.00
06/17/08	102	Bank of America NA	Dividend paid 73.45% on \$5,039.92; Claim# 1; Filed: \$5,039.92; Reference: Stopped: check issued on 01/16/08	7100-000		-3,702.09	3,702.09
08/14/08	105	Clerk of Bankruptcy Court	Distribution of unclaimed funds to allow filing of Final Account	8500-002		3,702.09	0.00

**Subtotals :** **\$6,574.73** **\$6,574.73**

## Form 2

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**Trustee:** MICHAEL G. BERLAND (520196)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*04-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** 13-7537973  
**Period Ending:** 11/04/08

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
<b>ACCOUNT TOTALS</b>					6,574.73	6,574.73	\$0.00
Less: Bank Transfers					6,574.73	0.00	
<b>Subtotal</b>					0.00	6,574.73	
Less: Payments to Debtors						0.00	
<b>NET Receipts / Disbursements</b>					<u>\$0.00</u>	<u>\$6,574.73</u>	
<b>TOTAL - ALL ACCOUNTS</b>					<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
MMA # ***-*****04-65					10,065.74	3,491.01	0.00
Checking # ***-*****04-66					0.00	6,574.73	0.00
					<u>\$10,065.74</u>	<u>\$10,065.74</u>	<u>\$0.00</u>

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

**IN RE:  
BYRLEY, CHARLES & MARIA**

**Debtor(s)**

**CHAPTER 7 CASE**

**CASE NO. 04-18110 BL**

**JUDGE Bruce W. Black (Joliet)**

**To:**

**Service via electronic process  
United States Trustees Office  
219 South Dearborn Street  
Suite 873  
Chicago, Illinois 60604**

**Service by mail  
Charles & Maria Byrley  
28657 Yates  
Beecher, Illinois 60401**

**Bank Of America  
POB 2278  
Norfolk, Virginia 23501**

**On August 14, 2008, the Trustee filed the Trustee's Report of  
Unclaimed Funds**

**Respectfully Submitted  
Charles & Maria Byrley, debtors**

**By:/s/Michael G. Berland, trustee  
Michael G. Berland, trustee  
CERTIFICATE OF SERVICE**

**I certify that I sent the Report of Unclaimed Funds to the  
debtors and Bank Of America by mailing same on August 14, 2008 and by  
serving all other parties of record by electronic service.**

**/s/Michael G. Berland  
Michael G. Berland Trustee**

*Exhibit C*

Michael G. Berland  
1 N. LaSalle Street  
Suite 1775  
Chicago, Illinois 60602  
312-855-1272

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

**IN RE:  
BYRLEY, CHARLES & MARIA**

**CHAPTER 7 CASE**

**CASE NO. 04-18110 BL**

**JUDGE Bruce W. Black (Joliet)**

**Debtor(s)**

**TRUSTEE'S REPORT OF UNCLAIMED PROPERTY**

Michael G. Berland, Trustee, ("Trustee") pursuant to 11 U.S.C. Section 347 of the Bankruptcy Code and Rule 3011 of the Federal Rules of Bankruptcy Procedure, provides the following report of Trustee's deposit of unclaimed property with the Clerk of the Bankruptcy Court:

1. The debtors filed a Chapter 7 petition. The Trustee was subsequently appointed, qualified, and continues to serve as Trustee in this case.
2. On January 16, 2008, the Trustee sent distribution checks via United States Mail to the creditors entitled to receive same under the Distribution Report filed by the United States Trustee's Office with the Clerk of the Bankruptcy Court.
3. Bank of America has filed to cash its distribution check dated January 16, 2008 in the amount of \$3702.09. The Trustee stopped payment on the check and will deposit said sum with the Clerk of the Bankruptcy Court.

Respectfully Submitted  
Charles & Maria Byrley, debtors

By: /s/ Michael G. Berland  
Michael G. Berland, trustee

Michael G. Berland  
1 N. LaSalle Street  
Suite 1775  
Chicago, Illinois 60602  
312-855-1272



**UNCLAIMED FUNDS**

Bank of America	\$3702.09
POB 2278	
Norfolk, Virginia 23501	